

What's New

West Virginia Offices of the Insurance Commissioner



Federal News

Volume 1, Issue 16

January 2013

The Medicare Dependent Hospital (MDH) program, created in 1990, is designed to help rural hospitals offset their cost of treating high numbers of Medicare patients. Additional information is located [here](#).

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Funding for CO-OPs, the new nonprofit, customer-owned health plans designed to compete against the major for-profit insurers was eliminated with the fiscal cliff deal. Additional information is located [here](#).

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Minneapolis Star Tribune reported that Dr. Jonathan Gruber is suggesting that Congress change the tax deduction that employers get for offering health insurance. According to Gruber, removing that one deduction would raise \$2 trillion over 10 years. The article is located [here](#).

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CMS Director Cindy Mann, released a letter to State Medicaid Directors and State Health Officials providing guidance for converting current net income eligibility thresholds to equivalent modified adjusted gross income (MAGI) thresholds in state Medicaid and Children's Health Insurance Programs (CHIP). The letter, which includes the conversion methodology, outlines state's options and the timeframes required for executing the conversions. Document is located [here](#).

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CMS awarded 23 states for CHIPRA performance. The press release is located [here](#).

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HHS awarded grants to 197 School-based Health Centers. The press release is located [here](#). For the complete list of centers click [here](#).

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Federal Rules

Proposed Rule : Shared Responsibility for Employers Regarding Health Coverage, gives some room to companies whose health plans renew after January 1, 2014. If the plans renew on July 1, 2014 penalties would start on that date. For additional information on the rule click [here](#). With the release of the proposed rule, the IRS posted on its website questions and answers that provide less technical explanations. To view the Q&A's click [here](#).

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CCIIO released guidance providing a roadmap for States considering implementing a State Partnership Exchange. Applications for a State Partnership Exchange will be accepted until February 15, 2013. For additional information click [here](#).

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Reform Activity In Other States

Hawaii—Health Connector awarded two state contracts; one to construct an on-line marketplace and the second for research, communication and public relations services. Additional information is located [here](#).

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Kansas—Insurance Commissioner Sandy Praeger, along with Joel Ario former head of PPACA Exchange Planning, expressed concerns that the late release of rules could make timely implementation of the exchange difficult if not impossible. The December 17th article is located [here](#).

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California—Senator Hernandez introduced three Senate Bills related to health reform implementation that will be considered in a special session. The following bills are scheduled to be acted on in January 2013:

- ♦ [CA SB 18 Individual Health Care Coverage](#): To reform the individual health care coverage market consistent with the PPACA;
- ♦ [CA SB 20 Health Care Coverage: Basic Health Program](#): To establish the basic health program described in Section 1331 of the federal Patient Protection and ACA; and
- ♦ [CA SB 28 Medi-Cal Eligibility](#): To modify provisions relating to determining eligibility for certain groups, extend Medi-Cal eligibility to specified adults based on income eligibility. Also, beginning January 1, 2014, to add benefits, services, and coverage included in the essential health benefits package to the schedule of Medi-Cal benefits.

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Colorado—Access, has 40,000 children enrolled in their Children's Health Plan Plus. They have launched a “Get Your Kids Covered” campaign to increase enrollment. The Denver Post article is located [here](#).

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Connecticut

- ♦ Released their standardized plan designs for Bronze, Silver, Gold and Platinum QHP's. The plans are located [here](#).
- ♦ Released an RFP for SHOP help desk. The RFP is located [here](#).

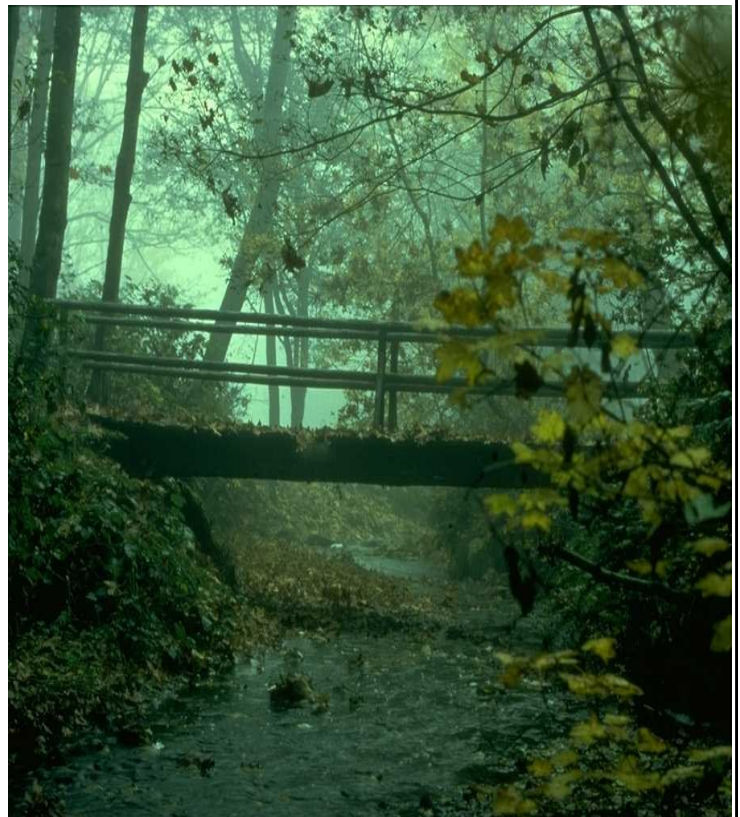
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Georgia— Insurance Commissioner Ralph Hudgens signed an order requiring all Georgia health insurance plans that sell individual policies to also offer child-only coverage beginning January 1, 2013. The article is located [here](#).

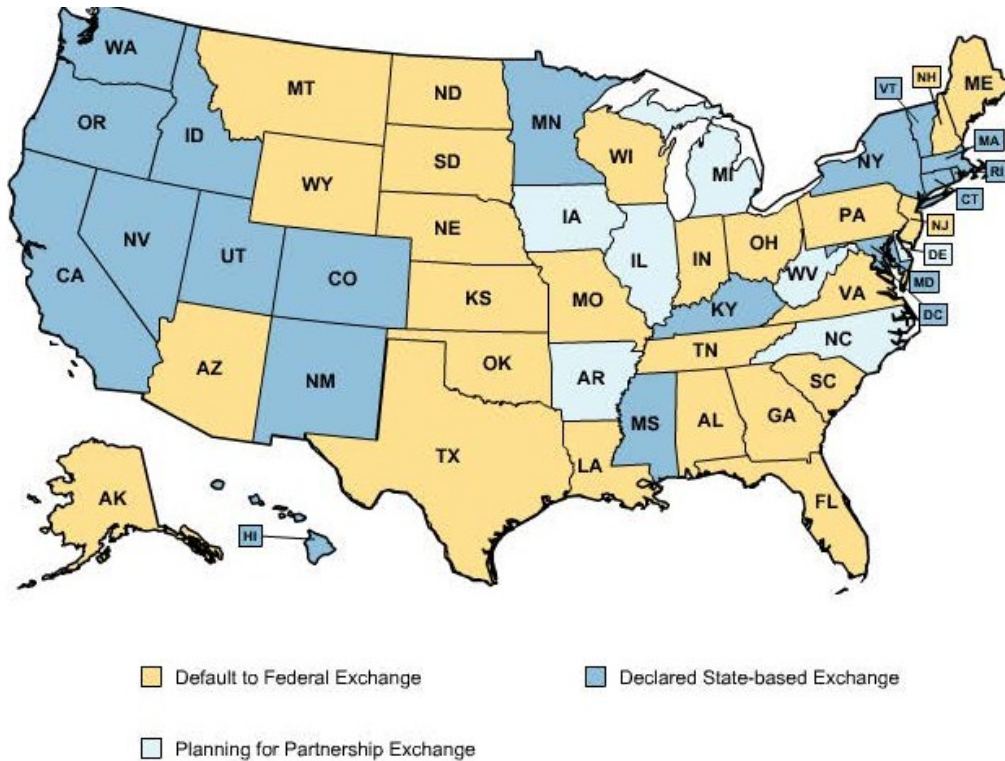
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Washington— Health Benefit Exchange released guidance developed in collaboration with the health insurance industry issuers and the WA Office of Insurance Commissioner which provides rules for issuer participation in the State's Exchange. The document is located [here](#).

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State Exchange Decisions



Map supplied by the Kaiser Family Foundation
States have until February 15, 2013 to elect State Partnership Exchange

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HHS has given the following states Conditional Approval to establish a State -based Exchange for 2014:

- California - [Declaration Letter](#), [Conditional Approval](#), [California Health Benefit Exchange Website](#)
- Colorado - [Declaration Letter](#), [Conditional Approval](#), [Colorado Health Benefit Exchange Website](#)
- Connecticut - [Declaration Letter](#), [Conditional Approval](#), [Connecticut Exchange Website](#)
- District of Columbia - [Declaration Letter](#), [Conditional Approval](#), [DC Health Benefit Exchange Website](#)
- Hawaii - [Declaration Letter](#), [Conditional Approval](#), [Hawaii Health Connector Website](#)
- Idaho - [Declaration Letter](#), [Conditional Approval](#), [Idaho Health Insurance Exchange Website](#)
- Kentucky - [Declaration Letter](#), [Conditional Approval](#), [Kentucky Health Benefit Exchange Website](#)
- Maryland - [Declaration Letter](#), [Conditional Approval](#), [Maryland Health Benefit Exchange Website](#)
- Massachusetts (Health Connector) - [Declaration Letter](#), [Conditional Approval](#), [Massachusetts Health Connector Website](#)
- Minnesota - [Declaration Letter](#), [Conditional Approval](#), [Minnesota Health Benefit Exchange Website](#)
- Nevada - [Declaration Letter](#), [Conditional Approval](#), [Silver State Health Insurance Exchange Website](#)
- New Mexico - [Declaration Letter](#), [Conditional Approval](#), [New Mexico Exchange Information](#)
- New York - [Declaration Letter](#), [Conditional Approval](#), [New York Health Benefit Exchange Website](#)
- Oregon (Cover Oregon) - [Declaration Letter](#), [Conditional Approval](#), [Cover Oregon Website](#)
- Rhode Island - [Declaration Letter](#), [Conditional Approval](#), [Rhode Island Health Benefit Exchange Website](#)
- Utah - [Declaration Letter](#), [Conditional Approval](#), [Utah Exchange Website](#)
- Vermont - [Declaration Letter](#), [Conditional Approval](#), [Vermont Health Connect Website](#)

HHS has given the following states Conditional Approval to establish a State Partnership Exchange for 2014:

- Arkansas - [Declaration Letter](#), [Conditional Approval](#)
- Delaware - [Declaration Letter](#), [Conditional Approval](#)

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**Additional information is
available on our web site:
www.bewv.com**

Happy New Year

January 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 Holiday	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21 Holiday	22 All Stakeholder Conference Call	23	24	25	26
27	28	29	30	31		

Upcoming Calendar Meetings

**All Stakeholder Conference Call
Tuesday, January 22, 2013
1:00 PM**

Other Information

According to a new report released by The Commonwealth Fund, Consumers saw nearly \$1.5 billion in health insurer rebates and overhead cost savings in 2011 as a result of the Affordable Care Act's medical loss ratio provision. Click report is located [here](#).

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United Health Group released Working Paper 8, December 2012: Farewell to Fee-for-Service? A "Real World" Strategy For Health Care Repayment Reform. The report is located [here](#).

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The creation of MIT's Institute for Medical Engineering and Science (IMES) last year, opened the door to potentially change health care through new scientific knowledge and delivery. Dr. Jonathan Gruber discusses the tensions exchanges will face in presenting insurance options to consumers. The **MITnews** article is located [here](#).

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The New York Times reported that the next challenge for the ACA was getting the public to buy in. According to the article the majority of the people have no idea what the law will do. The article is located [here](#).

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USA TODAY reported that Baby Boomers will gain the most when the ACA is fully implemented. The article address the issues that Boomers face such as rising health cost, early retirement and pre-existing conditions. The article is located [here](#).

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The New York Times reported that health insurance companies across the nation are seeking double digit increases. The article addresses concerns from a number of states. For additional information the article is located [here](#).

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Business are being encouraged to prepare for the 2014 changes and how it will affect them. The Ravalli Republic article is located [here](#).

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